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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kathleen	
Write the name that is on your government-issued	First name	First name
picture identification (for example, your driver's	Middle name Brown	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9027	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Kathleen First Name	Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
		About Debtor 1.	About Debtor 2 (opouse only in a boint ouse).
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7637 S. Ada St. Number Street	Number Street
		Chicago Illinois 60620	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	e Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 14	08.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kathleen		Brown		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	ise			
7. The chapter of the Bankruptcy Code you are choosing to file under		lescription of each, see <i>Notio</i>			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about I cashier's check, or r may pay with a cred I need to pay the feal Individuals to Pay Y I request that my feal in it is not the official poverty I you choose this option	how you may pay. Typical money order If your attorion and or check with a prese in installments. If you of your Filing Fee in Installments are be waived (You may report required to, waive your fairne that applies to your fairness.	ly, if yourney is print of the choose ents (Coequest fee, an amily significant of the choose equest of the cho	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No. Yes. Debtor District Debtor District		When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	line 12.			o you want to stay in your residence? st You (Form 101A) and file it with

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Debtor 1 Kathleen Brown __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Kathleen
 Brown
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kathleen Brown Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/21/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kathleen		Brown	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Megan Holmes		Date	3/21/2017
	Signature of Attorney f	or Debtor	——— MN	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Kathleen		Brown					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Glate)					

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,535.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,535.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,122.11
Your total liabilities	\$21,122.11
Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$1,709.66
Copy your combined monthly income from line 12 of Schedule I	Ψ1,700.00
5. Schedule J: Your Expenses (Official Form 106J)	\$1,559.00

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Debtor 1 Kathleen Brown _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$934.31 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$15,122.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$15,122.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:					
Debtor 1		Kathleen			Brown			
Debtor 1		First Name	Middle N	ame	Last Name	-		
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	ame	Last Name	-		
United Sta	ites Ba	ankruptcy Court for the:	Northern		District of Illinois			
Case num	ber				(State)	- -		
` ′	ıl Fo	orm 106A/B						Check if this is an
		e A/B: Prope	rtv					amended filing
In each ca category v responsibl write your	tegor vhere e for name	ry, separately list and d you think it fits best. E supplying correct infor a and case number (if k	lescribe items. Li Be as complete a mation. If more s nown). Answer e	nd ac pace very	•	d people a eet to this	re filing together, both a form. On the top of any a	asset in the are equally
Part 1:	Desc	ribe Each Residenc	e, Building, Lar	na, c	r Other Real Estate You Owr	or Have	an interest in	
1. Do you	No. G	or have any legal or ed Go to Part 2 Where is the property?	quitable interest i		y residence, building, land, or sin at is the property? Check all that a			claims or exemptions. Put
1.1	Stree	t address, if available, or	other description		Single-family home Duplex or multi-unit building	рріў.	the amount of any secu	red claims on Schedule D: ims Secured by Property. Current value of the
					Condominium or cooperative Manufactured or mobile home Land		entire property?	portion you own?
	Num	ber Street State	Zip Code		Investment property Timeshare Other		Describe the nature of interest (such as fee state the entireties, or a life	imple, tenancy by
	Oity	State	Zip Gode	Wh.	o has an interest in the property?	* Check	Check if this is co	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	thor		
					At least one of the debtors and ano ner information you wish to add a perty identification number:		tem, such as local	
1.2		or have more than one, list		Wh	at is the property? Check all that a Single-family home	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
					Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code		Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
	,		•	Wh one		Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only			
					At least one of the debtors and ano ner information you wish to add a perty identification number:		tem, such as local	

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Condominum for cooperative Condominum for	Debtor 1	Kathleen		Brown	Case numbe	r (if known)	
Single-family home		First Name	Middle Name	Last Name	_		
Investment property Investment property Clity State Zip Code Timeshare Check if this is community property Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 4 and Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 1 only		et address, if available, or oth		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule D: ims Secured by Property. Current value of the
Who has an interest in the property? Check one. Gee instructions G			Zip Code	Investment property Timeshare	-	interest (such as fee s	imple, tenancy by
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: Describe Your Vehicles			[] [] [] 0	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot ther information you wish to add ab	her	(see instructions)	mmunity property
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes		-	tion you own for a	II of your entries from Part 1, includ	ing any entrie	s for pages	
3.1 Make Saturn Model: L- Series Year: 2000 Approximate mileage: 149000 Other information: □ Check if this is community property (see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Other information: □ Check if this is community property (see instructions) 3.2 Make Model: □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only Debtor 2 only □ Debtor 1 only Debtor 2 only □ Debtor 2 only □ Debtor 1 only Debtor 2 only □ Debtor 3 only □ Debtor 4 one. □ Debtor 4 one of the debtors and another □ Debtor 5 only □ Debtor 6 one of the debtors and another □ Debtor 8 one of the debtors and another □ Debtor 9 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 2 only □ Debtor 2 only □ Debtor 2 only □ Debtor 3 only □ Debtor	Do you ow you own th 3. Cars, val	rn, lease, or have legal or on the someone else drives. If yons, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	lso report it on Schedule G: Executory	-	-	
Approximate mileage: 149000 Other information: Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Debtor 1 only Approximate mileage: Debtor 1 only Other information: Debtor 2 only Make one. Debtor 1 only Debtor 2 only Current value of the entire property? \$2175.00 \$2175.00 Do not deduct secured claims or exemption the amount of any secured claims on Scheet Creditors Who Have Claims Secured by Property? Other information: Debtor 1 only Other information: Debtor 2 only At least one of the debtors and another Current value of the entire property? Check one. Current value of the entire property? Other of the entire property? Other of the entire property? Other of the entire property?		Make Model:	L- Series	one.	erty? Check	the amount of any secu	red claims on Schedule D:
instructions) 3.2 Make Model: Year: Approximate mileage: Other information: Model: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Do not deduct secured claims or exemption the amount of any secured claims on Scheet Creditors Who Have Claims Secured by Prop. Current value of the entire property? Current value of the entire property? Portion you own?		Other information:	149000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		entire property?	Current value of the portion you own? \$2175.00
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Current value of the entire property? portion you own?	3.2	Model: Year:		Who has an interest in the prope one.		the amount of any secu	red claims on Schedule D:
instructions)		_		Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p			Current value of the portion you own?

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7101 1	Kathleen First Name	Middle Name	Brown Last Name	Case numbe	ei (II Kilowii)	
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 onl	v	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors	•		
			Check if this is communi instructions)	ity property (see		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Creditors virio Have Cia	ums secured by Fropen
	Approximate initeage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 onl	у	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi instructions)	ity property (see		
	nples: Boats, trailers, motors No Yes	, personal watercraft	er recreational vehicles, other v t, fishing vessels, snowmobiles, m	•		
	No	, personal watercraft		notorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
✓	No Yes Make Model: Year:	, personal watercraft	t, fishing vessels, snowmobiles, m Who has an interest in the p	notorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
✓	No Yes Make Model:	, personal watercraft	who has an interest in the p	notorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Proper
✓	No Yes Make Model: Year:	, personal watercraft	who has an interest in the pone. Debtor 1 only	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
✓	No Yes Make Model: Year: Approximate mileage:	, personal watercraft	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
✓	No Yes Make Model: Year: Approximate mileage:	, personal watercraft	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 onl	roperty? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Proper. Current value of the portion you own? claims or exemptions.
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedulins Secured by Proper Current value of the portion you own? claims or exemptions. I deed claims on Scheduling on Schedu
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedulins Secured by Proper Current value of the portion you own? claims or exemptions. I deed claims on Scheduling on Schedu
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check y and another ity property (see broperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Irred claims on Schedulinims Secured by Proper
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check y and another ity property (see broperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Furniture \$700.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$260.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1360.00 for Part 3. Write that number here

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Debtor 1 Kathleen Brown Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Kathleen		Brown	Case number (if known)	
	First Name	Middle Name	Last Name	· , <u> </u>	
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
0.4	Buttonia				
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
		d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other:			
23.	Annuities (A contract for No	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	Yes	Issuer name and description:			
				_	

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Debt	tor 1 Kathleen First Name	Middle No		Case number (if known)	
24.		education IRA, in an accor	unt in a qualified ABLE program, or under a	qualified state tuition program.	
		30(b)(1), 529A(b), and 529(b)			
	✓ No Yes	nstitution name and descripti	ion. Separately file the records of any interests.1	1 U.S.C. § 521(c):	
	-				
	-				
25.	Trusts, equital exercisable for		operty (other than anything listed in line 1),	and rights or powers	
	✓ No Yes. Descri	be			
26.			ecrets, and other intellectual property , proceeds from royalties and licensing agreemer	nts	
	√ No		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Yes. Descri	be			
27.	Licenses from	chises, and other general in	ntongibles		
21.			es, cooperative association holdings, liquor licens	ses, professional licenses	
	✓ No				
	Yes. Descri	be			
Mor	ney or propert	y owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or propert Tax refunds ow				portion you own?
					portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow ✓ No ☐ Yes. Give sp			Federal:	portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give sp about you al	ed to you pecific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give sp about you all and th	ed to you Decific information them, including whether ready filed the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give spabout you all and the	ed to you Decific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the	ed to you Decific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divo	State: Local: proce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns the tax years	ousal support, child support, maintenance, divo	State: Local: proce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns the tax years	ousal support, child support, maintenance, divo	State: Local: proce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns the tax years	ousal support, child support, maintenance, divo	State: Local: orce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you all and the Family support Examples: Past of ✓ No ☐ Yes. Give sp	ed to you Decific information them, including whether eady filed the returns e tax years	ousal support, child support, maintenance, divo	State: Local: orce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you all and the samples: Past of the samples: Past of the samples: Other amounts Examples: Unpa	ed to you Decific information them, including whether ready filed the returns to tax years	ousal support, child support, maintenance, divo	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you all and the samples: Past of the samples: Past of the samples: Other amounts Examples: Unpa	ed to you Decific information them, including whether ready filed the returns to tax years	payments, disability benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of Yes. Give space of the space of	pecific information them, including whether ready filed the returns e tax years due or lump sum alimony, sp pecific information	payments, disability benefits, sick pay, vacation	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Kathleen		Brown	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance polic	/, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
	Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	✓ No Yes. Describe				
36.		-	m Part 4, including any entries fo		
Part	5: Describe Any Bu	usiness-Related Pro	operty You Own or Have an Ir	nterest In. List any real estate in P	art 1.
37.	Do you own or have ar	ny legal or equitable in	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable o	or commissions you all	ready earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, e	electronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Kathleen		Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
40				
42.	Interests in partnershi	ps or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Marie of entity.	70 of ownership.	
	information about them			<u> </u>
	шеш			
				-
40				<u>-</u>
43.	Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 10	1(41A))?	
	No No Page	3h a		
	Yes. Descr	.De		
44.	Any business-related p	property you did not already list		
	—	, ,,		
	No			<u> </u>
	Yes. Give specific information			
	information			
				
				_
				<u> </u>
		II of your entries from Part 5, including any entries for pages you		
for Pa	art 5. Write that numbe	r here		
Pari	Describe Any Fa	ırm- and Commercial Fishing-Related Property You Owi	n or Have an Interest In.	
rait		interest in farmland, list it in Part 1.		
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing-	related property?	
		5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animala			or exemptions
47.	Farm animals Examples: Livestock, po	oultry, farm-raised fish		
		••		
	No No			
	Yes. Describe			

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Debt	tor 1 Kathleen First Name		Brown ast Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did r	not already list		
	✓ No Yes. Describe				
		Il of your entries from Part 6, including		ou have attached	
				L	
Part '		perty You Own or Have an Intere		t List Above	
53.		perty of any kind you did not already li s, country club membership	ist?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		<u> </u>
Part 8	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$2175.00		
57. P	art 3: Total personal ar	nd household items, line 15	\$1360.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$3535.00	Copy personal property total ▶	+ \$3535.00
					\$3535.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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		Doo	cument Page 2	20 01 66
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kathleen		Brown	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	-
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	
Official	Form 106C			Check if this is ar amended filing
Schedul	e C: The Prop	erty You Claim	as Exempt	12/15
information. Uas exempt. If I	Jsing the property yo more space is needed	u listed on <i>Schedule A/L</i>	B: Property (Official For is page as many copies	both are equally responsible for supplying correct m 106A/B) as your source, list the property that you claim s of <i>Part 2: Additional Page</i> as necessary. On the top of any
For each iter	n of property you cla	nim as exempt, you mus	st specify the amount o	of the exemption you claim. One way of doing so is to

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claiming ✓ You are claiming state and federal r ✓ You are claiming federal exemptions For any property you list on Schedule A	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Misc. Clothing Line from Schedule A/B: 11	\$260.00	\$260.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
	Brief description: Misc. Furniture Line from Schedule A/B: 06	\$700.00	\$700.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ry 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Kathleen Brown Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$250.00 description: **✓** \$250.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 **Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$2,175.00 5/12-1001(b) description: **✓** \$2,175.00; \$0.00 Saturn L- Series, 2000, 100% of fair market value, up to any 2000 Saturn L- Series applicable statutory limit Line from Schedule A/B: 03

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		_				
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Kathleen		Brown			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
Official	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i			e are filing together, both are eq nber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No	. Check this box and subr	nit this form to the court v	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informatio	n below.				
Part 1: Lis	t All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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E-11 ·	a district	and the state of the state of						
FIII II	n this intori	mation to identify your c	ase:					
Deb	tor 1	Kathleen		Brown				
		First Name	Middle Name	Last Name	<u> </u>			
	tor 2							
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
(If kno	e number own)							
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
						<u> </u>		
Sc	hedu	ile E/F: Cre	ditors Who	Have Unse	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a claim expired Leases (Official ESecured by Property	ims and Part 2 for creditors wit n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official Illy secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amou ding to the creditor's na particular claim, list the		both priority	and nonprior	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Blue Island \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 13051 Greenwood Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Blue Island Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice Only Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$4,904.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$258.39 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify_ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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 Debtor 1 First Name
 Kathleen
 Brown
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation After listing any entries on this page, number them beginning to		Total claim
4.4	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street	Last 4 digits of account number 4669 When was the debt incurred? 6/2016 As of the date you file, the claim is: Check all that apply.	\$172.00
	Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify	
4.5	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$8,597.00
4.6	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number	\$4,019.00

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 Debtor 1 First Name
 Kathleen
 Brown
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuati After listing any entries on this page, number them beginning	<u> </u>	Total claim
4.7	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street	Last 4 digits of account number 4627 When was the debt incurred? 10/2011 As of the date you file, the claim is: Check all that apply.	\$1,395.00
	LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
4.8	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 10/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$1,111.00
4.9	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	When was the debt incurred? 7/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: TMOBILE	\$167.00

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Figis Gallery Home and Gifts \$178.63 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 77001 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>537</u>07 Madison Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.11 Miles Kimball \$320.09 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 2860 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Monroe Wisconsin 53566 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.2 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Linebarger Goggan Blair & Samplson, LLP On which entry in Part 1 or Part 2 did you list the original creditor? Po Box 659443 Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured San Antonio 78265 Texas Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Kathleen Brown Case number (if known)

First Nai	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add lines of through od.	06.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$15,122.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,000.11	
	6i. Total. Add lines 6f through 6i.	6i.	\$21,122.11	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kathleen	Brown	Brown	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	,
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(Glato)	
(If known)				

Official Form 106G

П	Check if this is an
	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument rage	31 01 00
Fill in this info	mation to identify your	case:		
Debtor 1	Kathleen First Name	Middle Name	Brown Last Name	
Debtor 2 (Spouse, if filing)				
(Spouse, It lilling)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(Check if this is an
				amended filing
Official	Form 106H			
				
Schedul	e H: Your Co	debtors		12/15
1. Do you ha		you are filing a joint case, do	·	codebtor.) (Community property states and territories include Arizona, California,
Idaho, Lo		exico, Puerto Rico, Texas, W		
		er spouse, or legal equiva	lent live with you at the ti	ma?
	No	iei spouse, oi legal equiva	ilent live with you at the ti	inc:
		ity state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	de
	•	•	•	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this information	on to identify	your case:					
Debtor 1 Kathle	en		Brown				
First N	lame	Middle Name	Last Nan	ne	Che	ck if this is:	
Debtor 2 (Spouse, if filing) First N	lama	Middle None	Loot Non		_	An amended filing	
		Middle Name	Last Nan			A supplement showing post-peti	tion chanter
United States Bankrul the:	ptcy Court for	Northern	District of Illino			expenses as of the following date	
Case number			(Sta	ie)			
(If known)					i	MM / DD / YYYY	
Official Forn	n 106l						
Schedule I:	Your In	come					12/
_	ce is needed Answer ever	, attach a separate she y question.		_	-	not include information abo	-
1. Fill in your emplo	yment		Debtor 1			Debtor 2	
information.		Employment status	✓ Employe	d		Employed	
If you have more the attach a separate page	•	, , , , , , , , , , , , , , , , , , ,	Not Emp			Not Employed	
information about a	•			10 y 0 u			
employers.		Occupation				<u> </u>	
Include part time, s self-employed work		Employer's name	The Salvation	Army			
Occupation may in		Employer's address	5040 N Pula	ski Rd			
or homemaker, if it			Number Street			Number Street	
			Chicago City	Illinois State	60630 Zip Code	City State	Zip Code
			3 months	Julio		o.c., orace	_,p 0000
		How long employed there?	<u>==</u>				
Part 2: Give Deta	ails About M	there?	<u> </u>				
Part 2: Give Deta	ails About N		<u>5</u>				
	ncome as of t	there?		othing to repo	rt for any line, v	vrite \$0 in the space. Include you	ur non-filing
Estimate monthly i spouse unless you ar	ncome as of the separated.	Monthly Income the date you file this form more than one employer,	n. If you have no	ormation for	all employers fo	r that person on the lines below.	
Estimate monthly i spouse unless you ar If you or your non-filir	ncome as of the separated.	Monthly Income the date you file this form more than one employer,	n. If you have no	ormation for	-		
Estimate monthly i spouse unless you ar If you or your non-filin more space, attach at 2. List monthly gro	ncome as of the separated. In a spouse have a separate sheet sheet separate sheet separate sheet separate sheet sheet sheet separate sheet separate sheet separate sheet separate sheet sheet separate sheet separate sheet separate sheet separate sheet sheet separate sheet separate sheet s	Monthly Income the date you file this form more than one employer,	n. If you have no combine the inf	ormation for E	all employers fo	r that person on the lines below.	
Estimate monthly i spouse unless you ar If you or your non-filin more space, attach at 2. List monthly gradeductions.) If no	ncome as of the reseparated. In graph spouse have a separate sheet a separate sheet as wages, salated to paid monthly	there? Monthly Income the date you file this form the more than one employer, to this form. ary, and commissions (before, calculate what the monthly the complex of the	n. If you have no combine the inf	For E	all employers fo	r that person on the lines below.	

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Debto	·	Brown	Case numbe	r <i>(if</i>	
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	y line 4 here	→ 4. [■]	\$1,332.59		
-	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$184.93		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$184.93		
7. Cald	culate total monthly take-home pay. Subtract line 6 from line	e 4. 7.	\$1,147.66		
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	l 8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or dependent regularly receive	а			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$212.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	s 8f.	\$308.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: Anticipated Tax-Refund	8h. +	\$42.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$562.00		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$1,709.66	=	\$1,709.66
Inc frier	ate all other regular contributions to the expenses that you do contributions from an unmarried partner, members of your nds or relatives. not include any amounts already included in lines 2-10 or amo	household, your d	dependents, your roomr		
Spe	ecify:			11. 4	\$0.00
	d the amount in the last column of line 10 to the amount in				\$1,700,66
vvri	te that amount on the <i>Summary of Schedules and Statistical Su</i>	iiiiiiiary of Certain I	iaviiilies and Heialed Da	а.а, п к аррпеs	\$1,709.66 Combined monthly income
13. Do	you expect an increase or decrease within the year after	you file this form	?		monthly income
	Yes. Explain:				

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		Docu	ment Page 34 of 6	6	
Fill in this infor	mation to identify	y your case:			
Debtor 1	Kathleen		Brown		
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois		howing post-petition chapter 13
Case number			(State)	expenses as or	the following date:
(If known)			-	MM / DD / YYYY	(
Official	Form 10	6,1			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people a eeded, attach another sheet to this ion.			
	cribe Your Ho				
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	nses for Separate Household of Deb	tor 2.	
2. Do you hav	re dependents?	No			
Do not list D	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	16 years	☐ No. ✓ Yes.
			Child	13 years	No.
					Yes.
expenses o	penses include of people other	✓ No			
than yourself an dependents	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
Estimate you	r expenses as of of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup			
	•	h non-cash government assistance luded it on Schedule I: Your Income	-		Your expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$0.00
If not inc	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Kathleen
 Brown
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans		5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural g	as		6a.	\$225.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$170.00
6d. Other. Specify:		<u>_</u>	6d	\$0.00
7. Food and housekeeping su	pplies		7.	\$560.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	leaning		9.	\$100.00
10. Personal care products ar	d services		10.	\$105.00
11. Medical and dental expen	ses		11.	\$38.00
12. Transportation. Include ga Do not include car payment			12.	\$295.00
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$66.00
15d. Other insurance. Specif	/:		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.			
Specify:			16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl	e 1		17a	\$0.00
17b. Car payments for Vehic	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did not repo	rt as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).		18.	
19. Other payments you make Specify:	to support others who do not live with you.		40	40.00
	es not included in lines 4 or 5 of this form or on S	Schodulo I: Vour Incomo	19.	\$0.00
20a. Mortgages on other pro		chedule i. Tour income.	20a	\$0.00
20b. Real estate taxes.			20b	\$0.00
20c. Property, homeowner's	or renter's insurance		20c	\$0.00
20d. Maintenance, repair, an			20d	\$0.00
20e. Homeowner's association			20e	\$0.00
			206	Ψ0.00

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Debtor 1 Kathl	leen		Brown	Case number (if known)		
First	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expenses	S.				\$1,559.00
	nes 4 through 21.		\$0.00			
	` .	**	from Official Form 106J-2			\$1,559.00
22c. Add li	ne 22a and 22b. The resi	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incon	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$1,709.66
23b. Copy	your monthly expenses t	from line 22 above.			23b	\$1,559.00
	act your monthly expense	, ,	ncome.			\$150.66
The r	esult is your monthly net	income.			23c	
			pan within the year or do y			

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Fill in this information to identify your case:					
Debtor 1	Kathleen		Brown		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			, , , , , , , , , , , , , , , , , , , ,		

Official Form 106Dec

П	Check if this is a	an
_	amended filing	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Kathleen Brown	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/21/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your	case:					
Debtor 1	Kathleen		Brown				
Dalatano	First Name	Middle N	ame Last Nam	е			
Debtor 2 (Spouse, if filing	First Name	Middle N	ame Last Nam	е	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino		_		
Case numbe	er		(Stat	e)			
(If known)							Chack if this is a
Officia	l Form 107						Check if this is a amended filing
	ent of Financia	al Affaire fo	or Individuals	Filina fo	r Bankru	ntcv	12/1
	elit Of Fillancia						
information	. If more space is need	ed, attach a sepa					
number (if k	known). Answer every o	uestion.					
Part 1: Gi	ve Details About Your	Marital Status a	and Where You Lived	Before			
1. What	is your current marital st	atus?					
	1 Aarried						
	lot married						
2. During	m the leat 2 years have y	an lived annuhara	ather then where you liv				
	g the last 3 years, have y	ou lived anywhere	other than where you in	ve now?			
	lo ′es. List all of the places y	ou lived in the last	2 voore. De net include v	whore you live	DOM		
Ь П,	es. List all of the places y	ou lived in the last	o years. Do not include t	where you live	TIOW.		
D	Debtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
				_			_
N	lumber Street	_	From	Number Str	reet		From
_		-	То				To
<u> </u>	City State	Zip Code		City	State	Zip Code	
_	•	<u></u>		•	s Debtor 1	<u> </u>	Same as Debtor 1
							_
N	lumber Street		From	Number Str	reet		From
_			То				То
_	City State	Zip Code		City	State	Zip Code	
	ni, Olale	Zip Code		Oity	Otate	Zip Joue	
	the last 8 years, did you e itories include Arizona, Calif						
✓ No							
	s. Make sure you fill out S	schedule H: Your C	Codebtors (Official Form	106H).			

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2461.88 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$1150.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$700.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) (Est.) YTD Child From January 1 of current year until \$424.00 Support the date you filed for bankruptcy: (Est.) YTD Link \$616.00 (Est.) YTD Child For last calendar year: \$2,544.00 Support (January 1 to December 31, 2016 (Est.) YTD Link \$3,696.00 (Est.) YTD Child For the calendar year before that: Support \$2,544.00 (January 1 to December 31, 2015 (Est.) YTD Link \$3,696.00

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Debtor 1 Kathleen Brown __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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tor 1	Kathleen			Bro	own	Case number	(if known)
	First Name		Middle Name	Las	t Name		
Insi com age	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						Include creditor's name
	Number Street						
	City	State					
-	,		Zip Code				
	Insider's Name		Zip Code				
-			Zip Code				

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Kathleen	Brown	Case number (if known)	
	First Name Middle Name	Last Name		_
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		oank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt	tor 1	Kathleen		Brown	Case number (if known)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	r bankruptev. did vo	u give any gifts or contril	outions with a total value o	f more than \$600	to any charity?
				a g a, g			,, .
	\leq	No					
	Ш	Yes. Fill in the details for each					
		Gifts or contributions to cha	rities	Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		-					
		Charity's Name					
		Number Street					
		Number offeet					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for nbling?	bankruptcy or since	you filed for bankruptcy	, did you lose anything beca	use of theft, fire,	other disaster, or
	_						
	⊻	No					
		Yes. Fill in the details.					
		Describe the property you lo	st and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims A/B: Property.	s on line 33 of <i>Scriedule</i>		
				,,			
Part	7:	List Certain Payments or	Transfers				
	Incl	ude any attorneys, bankruptcy p No Yes. Fill in the details.	etition preparers, or c	redit counseling agencies fo	or services required in your ba	nkruptcy.	
	Y	roo. r iii iir alo dotallo.					
				Description and value of transferred	f any property	Date payment or transfer	Amount of payment
				transionou		was made	paymont
		Semrad Law Firm		Attorney's Fee - 350.00		3/20/2017	\$350.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymen	it, if Not You				
		Person Who Was Paid	_				
		Number Street					
		radinosi Oliset					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymen	at if Not You				
		i disoni vvino iviaue lile rayiller	it, ii NOL TOU				

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Debtor 1	Kathleen		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
hel	chin 1 year before you fil p you deal with your cre not include any payment	editors or to make paym	ents to your creditors?	our behalf pay or transfer any property to a	anyone who promised to
✓	No Yes. Fill in the details.				
			Description and value of a transferred	ny property Date payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	e Zip Code			
Inc	ordinary course of your lude both outright transfer transfers that you have a No Yes. Fill in the details.	rs and transfers made as	security (such as the granting of a	a security interest or mortgage on your proper	ty). Do not include gifts
			Description and value of a property transferred	ny Describe any property or payments received or debts pin exchange	Date transfer was made
	Person Who Received T	ransfer	•		
	Number Street				
	City State Person's relationship to	•			
	Person Who Received T	ransfer			
	Number Street				
	City State Person's relationship to	•			
ber	chin 10 years before you neficiary? ese are often called asset-		d you transfer any property to a	a self-settled trust or similar device of wh	ich you are a
✓	No Yes. Fill in the details.				
	133. Fill in the details.		Description and value of	the property transferred	Date transfer was made
	Name of trust				

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City

City

State

Zip Code

State

Zip Code

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Debtor 1 Kathleen Brown Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debte		Kathleen			Brown	Case nu	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	cial or administr	ative proceeding under	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	Ħ	Yes. Fill in the det	tails.							
	Ч	100.1	ano.		Court or agency	ī	Nature of	the case		Status of the
		Case title								Case
					Court Name					Pending
		Case number			NumberStreet					On appeal Concluded
					City State	Zip Code				Condidaca
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	ısiness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the follo	owing co	nnections to	any business	?
		A sole propri	etor or self-e	employed in a tra	ade, profession, or othe	r activity, either full-t	time or pa	art-time		
					LC) or limited liability pa	artnership (LLP)				
		A partner in a	-							
					e of a corporation	vo ovotion				
		An owner or	at least 5% C	or the voung or e	quity securities of a cor	poration				
	✓	No. None of the a								
		Yes. Check all that	at apply abo	ve and fill in the	details below for each l	business.				
					Describe the nat	ure of the business			lentification n cial Security n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates husin	ness existed	
					Name of account	ant or bookkeeper		Dates Dusin	iooo oxiotou	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			lentification n	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
					Name of account	ant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business		Employer Id	lentification n	umber Do not
										umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of cooperate	ant or bookkooner		Dates busin	ess existed	
		City	State	Zip Code		ant or bookkeeper		From	To	

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Deb	otor 1 Kathleen		Brown	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details belo	W.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zip Code	_	
Pari	t 12: Sign Below			
		fines up to \$250,000,	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Del			Signature of Debtor 2
	S			Date
	Date 3/21/201	7		
ı	Did you attach additional pages	to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
l 1	√ No			
	Yes			
ı	Did you pay or agree to pay som	neone who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Prior to the filing of this statement I have received \$350.			Northern L	District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000. Prior to the filling of this statement I have received \$3300. Balance Due \$3,650. 2. The source of the compensation paid to me was: Debtor Dother (specify) 3. The source of the compensation paid to me is: Debtor Dother (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Thave agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:	In re	Kathleen Brown		Case N		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000. Prior to the filling of this statement I have received \$380. Balance Due 2. The source of the compensation paid to me was: Debtor		Debtor			•	•
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection w ith the bankruptcy case is as follows: For legal services, I have agreed to accept S4,000. Prior to the filing of this statement I have received S350. Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. Debtor I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				Chapte	er Cha	pter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,000. Prior to the filing of this statement I have received \$3,650. 2. The source of the compensation paid to me was:		DISCLOSURE OF	COMPENSA [*]	TION OF ATTORN	IEY FOR DE	BTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the filing o	of the petition in bankruptcy, or	agreed to be paid to r	me, for services
Balance Due 2. The source of the compensation paid to me was:		For legal services, I have agreed to a	ccept			\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	have received			\$350.00
3. The source of the compensation paid to me is: □ Debtor □ Other (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Balance Due				\$3,650.00
3. The source of the compensation paid to me is: Debtor	2.	The source of the compensation paid	d to me was:			
4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Debtor	Other (sp	ecify)		
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CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Megan Holmes		d. Representation of the debtor	in adversary proceedir	ngs and other contested bankru	ptcy matters;	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Megan Holmes	6.	By agreement with the debtor(s), the	above-disclosed fee de	oes not include the following se	ervices:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Megan Holmes						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /s/ Megan Holmes						
debtor(s) in this bankruptcy proceedings. 3/21/2017 /s/ Megan Holmes						
			te statement of any agr	eement or arrangement for pay	ment to me for repres	entation of the
Date Signature of Attorney		3/21/2017		/s/ Megan Holm	es	
		Date		Signature of Attorr	ney	
Semrad Law Firm				Semrad Law Firr	n	
Name of law firm				Name of law firm	n	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/20/2017	
Signed:	i
/s/ Kathleen Brown Kathlen Brown	\sim 100
	/s/ Megan Holmes
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, Kathleen	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	3/21/2017	/s/ Brown, Kath Brown, Kathlee Signature of De	n

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Linebarger Goggan Blair & Samplson, LLP 233 S WACKER #4030 Chicago, IL, 60606

Figis Gallery Home and Gifts P.O. Box 77001 Madison, WI, 53707

Miles Kimball PO Box 2860 Monroe, WI, 53566

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

City of Blue Island 13051 Greenwood Ave Blue Island, IL, 60406

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Debtor 1 Kathleen First Name	Middle Name	Brown	Case number (if kno	wn)
	uestions for Reporting Purpos	Last Name		
16. What kind of debts do you have?	"Incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari	lal primarily for a p ly business debts r investment or thr	ersonal, family, or hous ? Business debts are de tough the operation of the	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7?	✓ No. I am not filing under Ch	apter 7. Go to line 1	8.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do you estimat I funds will be availa	e that after any exempt proble to distribute to unsecu	operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	Decreased	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, a	ind I declare under	nonalty of porium that t	he information provided is true and
	correct. If I have chosen to file under CI of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtain	hapter 7, I am awa I understand the d I did not pay or a ned and read the r	re that I may proceed, if relief available under eac agree to pay someone w notice required by 11 U.	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed ho is not an attorney to help me fill S.C. § 342(b).
	I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341,	tement, concealin ase can result in f	g property, or obtaining	ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
	/s/ Kathleen Brown Signature of Debtor 1	athleen In	Signature of E	Debtor 2
	Executed on 3/20/2017 MM / DD)/YYYY	Executed or	MM / DD / YYYY

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Fill in this info	ormation to identify your o	ase:			
Debtor 1	Kathleen		Brown		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Coop			(State)		
Case number (If known)			***************************************		
Official	Form 106De	PC.	,		Check if this is a amended filing
Declara	tion About an	Individual Deb	tor's Schedule	S	12/1
If two married	people are filing togeth	er, both are equally respo	ensible for supplying corre	ct information.	
Part 1: Sig	n Below				
Did you į	pay or agree to pay some	one who is NOT an attor	ney to help you fill out ban	kruptcy forms?	
√ No					
<u>L_1</u>					
Yes.	Name of person			Petition Preparer's Notice, Declaration, and	
•			Signature (Official F	om 119).	
Under pe	nalty of perjury, I declar	e that I have read the sun	nmary and schedules filed	with this declaration and	
that they	are true and correct.		-		
🗶 /s/ Kath	Ioon Brown K	Atto Ru	v x		
	of Debtor 1	vivuew 10 cow	A	o of Dobtor 2	
Gignatuse	OT DODIO! 1		Signature	e of Debtor 2	
Date 3/2	0/2017		Date		
.MN	I/DD/YYYY		M	M/DD/YYYY	

MM/DD/YYYY

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Debtor 1	Kathleen		Brown	Case number (if known)
	First Name	Middle Name	Last Name	- Case Halling (INNOW)
28. Wit	thin 2 years before you file editors, or other parties.	d for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions
	Yes. Fill in the details beli	ow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		· — •	
	, rambar officer			·
	City State	Zip Code	_	
Part 12:	Sign Below			
a ban	★ /s/ Kathleen	Brown Kathe		y, or obtaining money or property by fraud in connection with D years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of De	btor 1		Signature of Debtor 2
	Date 3/20/201	7		Date
Did yo	ou attach additional pages	to Your Statement of	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
JN			THE PROPERTY OF BIGINAL	ats Filling for Bankruptcy (Official Form 197)?
☐ Y	es			
Did yo	u pay or agree to pay som	eone who is not an att	orney to help you fill out bar	nkruptcy forms?
V N				
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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Debt	or 1 Kathleen First Name	Middle Name	Brown Last Name	Case number (if known)	
16.	Calculate the median fan	nily income that applies to ye	and the second control of the second control		Street, and the first that the delication of the second contract of
	16a. Fill in the state in which		Illinois		
	16b. Fill in the number of p	•	3		
	16c. Fill in the median fami	ly income for your state and siz	ze of		\$75,454.00
	household		To find a	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines compare	•	tins form. This list may	also be available at the bankiupitcy clerk's office.	
				orm, check box 1, <i>Disposable income is not determine</i> of <i>Disposable Income</i> (Official Form 122C-2).	d .
	U.S.C. § 1325(b)		Calculation of Disposal	s box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of the	at
Part	3: Calculate Your Con	nmitment Period Under 1	11 U.S.C. §1325(b)(4)	
18.	Copy your total average n	nonthly income from line 11.			\$934.31
19.				not filing with you, and you contend that calculating thur spouse's income, copy the amount from line 13.	е
	19a. If the marital adjustme	nt does not apply, fill in 0 on lin	ne 19a.		-\$0.00
	19b. Subtract line 19a fro	m line 18.			\$934.31
20.	Calculate your current me	onthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$934.31
	Multiply by 12 (the nu	mber of months in a year).			x 12
	20b. The result is your curre	nt monthly income for the year	r for this part of the form	. ·	\$11,211.72
	20c. Copy the median famil	y income for your state and siz	e of household from lin	e 16c.	\$75,454.00
21.	How do the lines compare	?			
	Line 20b is less than line commitment period is 3		ed by the court, on the to	op of page 1 of this form, check box 3, The	
		or equal to line 20c. Unless othe ciod is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	Sign Below				
	By signing here 1 decla	e under penalty of periun, that	the information on this	statement and in any attachments is true and correct.	
	by digiting froit, i decid	c under perialty of perjury that		statement and in any attachments is tide and conect.	
	/s/ Kathleen Bro		Nown *	gnature of Debtor 2	
	-				
	Date 3/20/2017 MM/DD/YYY	·Y	Da	MM/DD/YYYY	
		NOT fill out or file Form 122C- out Form 122C-2 and file it witl		of that form, copy your current monthly income from li	ne 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
TI knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their
Date:	3/20/2017	/s/ Brown, Kathle Brown, Kathleen Signature of Deb	70.000.000